

United States Bankruptcy Court
Western District of New York

In re:
Matthew D. Betters
Debtor

Case No. 18-21159-PRW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0209-2

User: sputnam
Form ID: 309A

Page 1 of 2
Total Noticed: 29

Date Rcvd: Mar 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2019.

db +Matthew D. Betters, 10 Tor Hill, Pittsford, NY 14534-9644
aty +Gleichenhaus, Marchese & Weishaar, PC, 43 Court Street, Suite 930, Buffalo, NY 14202-3100
aty +Robert L. Cook, Office of Counsel, NYS Dept. of Taxa. & Finance,
Rochester District Office, 340 East Main Street, Rochester, NY 14604-2108
aty +Scott A. Sydelnik, Davidson Fink LLP, 28 E. Main St., Suite 1700,
Rochester, NY 14614-1918
21684428 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
21672200 +Brian J. Barney, Esq., 130 Linden Oaks, Rochester, NY 14625-2834
21672201 +Cathy D. Pereira, 16 Greenpoint Trail, Pittsford, NY 14534-1088
21697013 +Fork Union Military Academy, P.O. Box 278, Fork Union, VA 23055-0278
21672203 +HSBC Bank USA, N.A., PO Box 4657, Carol Stream, IL 60197-4657
21672202 +Harter, Secret & Emery, LLP, 1600 Bausch & Lomb Place, Rochester, NY 14604-2711
21672289 +Secretary of the Treasury, 1500 Pennsylvania Avenue, NW, Washington, DC 20220-0001
21672286 +U.S. Attorney, 100 State Street, Room 500, Rochester, NY 14614-1350

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: RBG_GMF@hotmail.com Mar 05 2019 18:46:12 Robert B. Gleichenhaus,
Gleichenhaus, Marchese & Weishaar, P.C., 930 Convention Tower, 43 Court Street,
Buffalo, NY 14202
tr +EDI: FKGORDON Mar 05 2019 23:43:00 Kenneth W. Gordon, 1039 Monroe Avenue,
Rochester, NY 14620-1730
cr +EDI: AISACG.COM Mar 05 2019 23:43:00 BMW Financial Services NA, LLC, c/o AIS Portfolio,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
ntcapr +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Mar 05 2019 18:46:29
New York State Department of Taxation and Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
21672194 +EDI: AISACG.COM Mar 05 2019 23:43:00 AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
21685231 +EDI: CINGMIDLAND.COM Mar 05 2019 23:43:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
21672195 EDI: AMEREXPR.COM Mar 05 2019 23:43:00 American Express, P.O. Box 650448,
Dallas, TX 75265-0448
21678525 EDI: BECKLEE.COM Mar 05 2019 23:43:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
21684544 EDI: BMW.COM Mar 05 2019 23:43:00 BMW Financial Services NA, LLC, P.O. Box 3608,
Dublin OH 43016, OH 43016
21672199 +EDI: BMW.COM Mar 05 2019 23:43:00 BMW Financial Services NA, P.O. Box 3608,
Dublin, OH 43016-0306
21684263 +EDI: AISACG.COM Mar 05 2019 23:43:00 BMW Financial Services NA, LLC,
c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS,
Oklahoma City, OK 73118-7901
21672196 EDI: BANKAMER.COM Mar 05 2019 23:43:00 Bank of America, P.O. Box 15019,
Wilmington, DE 19850-5019
21672197 EDI: BANKAMER.COM Mar 05 2019 23:43:00 Bank of America Home Loans, PO Box 15222,
Wilmington, DE 19886-5222
21672198 +EDI: BANKAMER2.COM Mar 05 2019 23:43:00 Bank of America, N.A., 100 North Tryon St,
Charlotte, NC 28202-4000
21672287 EDI: IRS.COM Mar 05 2019 23:43:00 Internal Revenue Service,
Insolvency Group I, Niagara Center, 2nd Floor, 130 S. Elmwood Avenue, Buffalo, NY 14202
21672205 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Mar 05 2019 18:46:29
NYS Dept. of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
21672290 +E-mail/Text: nyrobankruptcy@sec.gov Mar 05 2019 18:46:22
U.S. Securities and Exchange Commission, Northeast Regional Office,
200 Vesey Street, Suite 400, New York, NY 10281-8004

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

21672288* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
21672204* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2019 at the address(es) listed below:

Kathleen Dunivin Schmitt USTPRegion02.RO.ECF@USDOJ.GOV
Kenneth W. Gordon lgordons@rochester.rr.com, N251@ecfcbis.com;kwg@trustesolutions.net
Robert B. Gleichenhaus on behalf of Debtor Matthew D. Betters RBG_GMF@hotmail.com,
r48948@notify.bestcase.com,gmweefaltermate@gmail.com
Robert L. Cook on behalf of Notice of Appearance Creditor New York State Department of
Taxation and Finance robert.cook@tax.ny.gov
Scott A. Sydelnik on behalf of Notice of Appearance Creditor Bank of America, N.A.
ssydelnik@davidsonfink.com, ldeanda@davidsonfink.com;caugino@davidsonfink.com

TOTAL: 5

Information to identify the case:

Debtor 1	Matthew D. Betters	Social Security number or ITIN: xxx-xx-8900
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court	Western District of New York	Date case filed in chapter 11 11/8/18
Case number:	2-18-21159-PRW	Date case converted to chapter 7 2/28/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Matthew D. Betters	
2. All other names used in the last 8 years		
3. Address	10 Tor Hill Pittsford, NY 14534	
4. Debtor's attorney Name and address	Robert B. Gleichenhaus Gleichenhaus, Marchese & Weishaar, P.C. 930 Convention Tower 43 Court Street Buffalo, NY 14202	Contact phone (716) 845-6446
5. Bankruptcy trustee Name and address	Kenneth W. Gordon 1039 Monroe Avenue Rochester, NY 14620	Contact phone (585) 244-1070

For more information, see page 2 >

6. Bankruptcy clerk's office	100 State Street Rochester, NY 14614 Website: http://www.nywb.uscourts.gov	Hours open: 8:00 a.m. to 4:30 p.m. Monday – Friday Contact phone (585) 613-4200 Date: 3/5/19
7. Meeting of creditors	April 2, 2019 at 03:00 PM Individual debtors must provide picture identification and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result in your case being dismissed. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 100 State Street, Room 6080, Rochester, NY 14614
8. Presumption of abuse	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 6/3/19 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	